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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b) STERN, LAVINTHAL & FRANKENBERG, LLC

105 Eisenhower Parkway, Suite 302

Roseland, NJ 07068 Phone: (973) 797-1100 Fax: (973) 228-2679

Attorney for Secured Creditor,

Nationstar Mortgage LLC d/b/a Mr. Cooper

By Maria Cozzini, Esq.

Case No.: 18-24224-SLM

Chapter: 13

Hearing Date: August 14, 2019

Order Filed on September 4, 2019 by Clerk, U.S. Bankruptcy

**Court - District of New Jersey** 

Judge: Stacey L. Meisel

In Re:

Guillermo P Aguilar

Debtor(s).

# ORDER RESOLVING MOTION TO VACATE STAY WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED** 

DATED: September 4, 2019

Honorable Stacey L. Meisel United States Bankruptcy Judge

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Debtor: Guillermo P Aguilar Case No: 18-24224-SLM

Caption: Order Resolving Motion to Vacate Stay with Conditions

Applicant: <u>Nationstar Mortgage LLC</u>

Applicant's Counsel: <u>Stern Lavinthal & Frankenberg, LLC</u>

Debtor's Counsel: <u>Justin M Gillman, Esq.</u>

Property Involved ("Collateral"): 431 East 6th Avenue, Roselle, NJ 07203

### Relief sought:

✓ Motion for relief from the automatic stay

Motion to dismiss

Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
  - The Debtor is overdue for 4 months, from 04/01/2019 to 07/01/2019.
  - The Debtor is overdue for  $\frac{4}{2}$  payments at  $\frac{1,170.72}{2}$  per month.
  - Less Funds held in debtor(s) suspense \$5.65

Total Arrearages Due \$4,677.23.

- 2. Debtor must cure all post-petition arrearages, as follows:
  - Immediate payment shall be made in the amount of \$1,170.72 to satisfy August 1, 2019 payment. Payment shall be made no later than August 31, 2019.
  - Beginning on <u>September 1, 2019</u>, regular monthly mortgage payments shall continue to be made in the amount \$1,170.72.
  - Beginning on <u>September 1, 2019</u>, additional monthly cure payments shall be made in the amount of \$779.54 for 5 months.
  - Beginning on <u>February 1, 2020</u>, additional monthly cure payments shall be made in the amount of \$779.53 for <u>1</u> month.

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Debtor: Guillermo P Aguilar Case No: 18-24224-SLM

Caption: Order Resolving Motion to Vacate Stay with Conditions

3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Immediate payment: <u>Nationstar Mortgage LLC</u>

P.O. Box 619094

Dallas, TX 75261-9741

✓ Regular monthly payment: Nationstar Mortgage, LLC

P.O. Box 619094

Dallas, TX 75261-9741

✓ Monthly cure payment: Nationstar Mortgage, LLC

P.O. Box 619094

Dallas, TX 75261-9741

4. In the event of Default:

✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

- 5. Award of Attorneys' Fees:
  - ✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00. The fees and costs are payable:
  - ✓ through the Chapter 13 plan.

to the Secured Creditor within days.

Attorneys' fees are not awarded.

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Certificate of Notice Page 4 of 4 ted States Bankruptcy District of New Jersey

In re: Guillermo P Aquilar Debtor

Case No. 18-24224-SLM Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Sep 06, 2019

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

+Guillermo P Aguilar, 431 East 6th Avenue, Roselle, NJ 07203-2252

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper

 ${\tt dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com}$ on behalf of Creditor

Jeanette F. Frankenberg

Nationstar Mortgage LLC d/b/a Mr. Cooper cmecf@sternlav.com Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for

Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com

Justin M Gillman on behalf of Debtor Guillermo P Aguilar ecf@gbclawgroup.com,

5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com

Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com

Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for

Federal National Mortgage Association mcozzini@sternlav.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper

NJ\_ECF\_Notices@mccalla.com

Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper

rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10